Appl. No. 09/677,401
Amdt. dated 5 April 2004
Reply to Office action of 3 Oct 2003

Docket No. 014-040001US
Express Mail Label No. ER 162 135 411 US

Amendments to the Claims

The following listing of claims replaces all prior versions and listings of the claims in the application:

Listing of Claims

Claims 1-7 (cancelled)

8. (Currently amended) A method of facilitating repayment of a loan obligation, said method comprising the steps of

(A) establishing a site on a global computer network;

(B) recognizing at least certain users of said site by requiring said certain users to provide initial registration information to become recognized users, and requiring a first one of said recognized users to provide additional registration information;

(C) directing said recognized users to predetermined merchants;

(D) enabling accumulation of loyalty points by said recognized users based upon purchases from said predetermined merchants;

(E) monitoring said purchases by said recognized users from said predetermined merchants; and

(F) tracking said accumulated loyalty points; and

(G) permitting said first one of said recognized users to selectively repay the loan obligation based upon discretionary redemption of said accumulated loyalty points.

9. (Original) The method of claim 8, wherein said step (F) further comprises automatically tracking said accumulated loyalty points.

10. (Original) The method of claim 8, wherein said step (B) further comprises storing said initial registration information in a participant table.

11. (Original) The method of claim 8, wherein said initial registration information comprises

an email address;

a user name; and

a password.

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12. (Currently amended) The method of claim 8, wherein said step (C) further comprises presenting said recognized users with a first selectable button to link said recognized users to a virtual shopping mall and a second selectable button to link said recognized users to a preferred textbook merchant, wherein said step (E) further comprises monitoring ~~a first~~ said first one of said recognized users for selection of one of said first and second selectable buttons, and wherein, following selection of one of said first and second selectable buttons, said step (E) further comprises requiring said first one of said recognized users to log in.

13. (Original) The method of claim 12, wherein said step (E) further comprises checking a login status of said first one of said recognized users; and
presenting said first one of said recognized users with a login screen if said checking step determines that said first one of said recognized users is not logged in.

14. (Original) The method of claim 13, wherein said initial registration information comprises a user name and a password, and wherein said login screen requires said first one of said recognized users to enter said user name and said password.

15. (Original) The method of claim 12, wherein said step (F) further comprises passing identifying information about said first one of said recognized users to a selected merchant selected by said first one of said recognized users.

16. (Original) The method of claim 15, wherein said step (B) further comprises assigning a member ID to said first one of said recognized users.

17. (Original) The method of claim 16, wherein said identifying information comprises said member ID, and wherein said step (E) further comprises passing said member ID to said selected merchant.

18. (Original) The method of claim 17, wherein said step (F) further comprises said selected merchant filling an order, creating a transaction record comprising information about said filled order, and posting said transaction record to an information retrieval system.

19. (Original) The method of claim 17, wherein said step (F) further comprises said selected merchant filling an order, creating a transaction record comprising information about said filled order, and transmitting said transaction record to a merchant broker.

20. (Original) The method of claim 19, wherein said merchant broker posts said transaction record to an information retrieval system.

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21. (Original) The method of claim 20, wherein said step (D) further comprises said merchant broker assigning merchant identification numbers to said predetermined merchants and prearranging a commission structure with said predetermined merchants, whereby said purchases by said recognized users from said predetermined merchants produce an accumulation of loyalty points according to said prearranged commission structure, and wherein said transaction record includes raw sales and commission data.

22. (Original) The method of claim 18 or 20, wherein said step (D) further comprises prearranging a commission structure with said predetermined merchants, whereby said purchases by said recognized users from said predetermined merchants produce an accumulation of loyalty points according to said prearranged commission structure, and further wherein said transaction record includes raw sales and commission data.

23. (Original) The method of claim 22, wherein said step (A) further comprises a primary loan servicer establishing said site on said global computer network, and wherein said step (F) further comprises said primary loan servicer
   (i) requesting said transaction record;
   (ii) receiving said transaction record; and
   (iii) logging said transaction record in a purchase table.

24. (Original) The method of claim 23, wherein said step (i) is performed manually, and wherein said step (ii) further comprises receiving said transaction records electronically on a weekly basis.

25. (Original) The method of claim 23, wherein said step (F) further comprises said primary loan servicer further processing said raw sales and commission data to determine a number of loyalty points accumulated by said first one of said recognized users based upon said commission structure.

26. (Original) The method of claim 25, wherein, for each of said predetermined merchants, said commission structure includes at least one product and a full commission for said at least one product, and wherein said number of loyalty points accumulated by said first one of said recognized users for purchasing said at least one product equals no more than said full commission.

27. (Original) The method of claim 19, wherein said merchant broker provides marketing resources and data about said predetermined merchants.

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28. (Original) The method of claim 27, wherein said step (A) further comprises a primary loan servicer establishing said site on said global computer network, and wherein said step (C) further comprises said primary loan servicer incorporating said marketing and resource data into said site for presentation to said recognized users.

29. (Canceled)

30. (Currently amended) The method of claim 8, wherein said recognized users <u>further</u> include ~~a first recognized user and a second recognized user~~ <u>a second one of said recognized users</u>, said method further comprising the ~~steps~~ <u>step</u> of
   ~~(G) requiring said first recognized user to provide additional registration information; and~~
   ~~(H)~~ permitting said first ~~recognized user~~ <u>one of said recognized users</u> to selectively transfer loyalty points to said second ~~recognized user~~ <u>one of said recognized users</u> based upon discretionary redemption of said accumulated loyalty points.

31. (Canceled)

32. (Currently amended) The method of claim ~~29, 30, or 31~~ <u>30</u>, wherein said additional registration information comprises
   a name;
   a social security number;
   a birth date;
   an address; and
   a telephone number.

33. (Currently amended) The method of claim ~~29, 30, or 31~~ <u>30</u>, wherein said step (D) further comprises prearranging a commission structure with said predetermined merchants, whereby said purchases by said recognized users from said predetermined merchants produce an accumulation of loyalty points according to said prearranged commission structure.

34. (Currently amended) The method of claim ~~29, 30, or 31~~ <u>30</u>, wherein said step (D) further comprises enabling accumulation of loyalty points at a predetermined percentage of a purchase price, wherein said predetermined percentage varies by merchant based upon prearranged merchant agreements.

35. (Original) The method of claim 34, wherein said predetermined percentage is no more than 5% of said purchase price.

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36. (Original) The method of claim 8, wherein said step (C) further comprises presenting said recognized users with a selectable button to link said recognized users to a virtual shopping mall.

37. (Original) The method of claim 36, wherein said virtual shopping mall comprises a list of said predetermined merchants.

38. (Original) The method of claim 8, wherein said step (C) further comprises presenting said recognized users with a list of said predetermined merchants.

39. (Original) The method of claim 37 or 38, wherein said list of said predetermined merchants is presented alphabetically.

40. (Original) The method of claim 37 or 38, wherein said list of said predetermined merchants is presented based upon a user-selectable category from a list of available categories.

41. (Original) The method of claim 40, wherein said list of available categories is presented as a pop-up list of available categories.

42. (Original) The method of claim 37 or 38, wherein at least one of said predetermined merchants has a merchant site on said global computer network, and wherein said step (C) further comprises framing screens from said merchant site of said at least one predetermined merchant.

43. (Original) The method of claim 37 or 38, wherein at least one of said predetermined merchants has a merchant site on said global computer network, and wherein said step (C) further comprises hyperlinking to said merchant site of said at least one of said predetermined merchants.

44. (Original) The method of claim 8, wherein said step (C) further comprises directing said recognized users to at least one predetermined textbook merchant.

45. (Original) The method of claim 8, wherein said step (A) further comprises establishing said site on said global computer network to include linkable references to a preferred textbook merchant, and wherein said step (C) further comprises directing said recognized users to said preferred textbook merchant.

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46. (Original) The method of claim 45, wherein said step (C) further comprises presenting said recognized users with a user-selectable button to link said recognized users to said preferred textbook merchant.

47. (Original) A method of facilitating repayment of a loan obligation, said method comprising the steps of

(A) establishing a site on a global computer network;

(B) recognizing at least certain users of said site by requiring said certain users to provide initial registration information, wherein said recognized users include a first recognized user and a second recognized user;

(C) requiring said first recognized user to provide additional registration information;

(D) directing said recognized users to predetermined merchants;

(E) enabling accumulation of loyalty points by said recognized users based upon purchases from said predetermined merchants;

(F) monitoring said purchases by said recognized users from said predetermined merchants;

(G) tracking said accumulated loyalty points; and

(H) permitting selective application of said accumulated loyalty points to at least one loan of said first recognized user.

48. (Original) The method of claim 47, wherein said step (A) further comprises a primary loan servicer establishing said site on said global computer network, and wherein said method further comprises the step of

(I) displaying to said first recognized user loan information about at least one loan of said first recognized user that is being serviced by the primary loan servicer.

49. (Original) The method of claim 48, wherein said displayed loan information comprises

(i) loan type;

(ii) principal remaining;

(iii) payment amount; and

(iv) next payment due date.

50. (Original) The method of claim 48, wherein said step (H) further comprises

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    (i) displaying a selectable radio button adjacent to said displayed loan information about said at least one loan of said first recognized user that is being serviced by the primary loan servicer;

    (ii) displaying a numerical entry box in which said first recognized user can type a number of accumulated loyalty points to be applied to a selected one of said at least one loan of said first recognized user that is being serviced by the primary loan servicer; and

    (iii) applying said typed number of accumulated loyalty points to said selected one of said at least one loan of said first recognized user on an at least one-loyalty-point-for-one-dollar basis.

51. (Original) The method of claim 50, wherein said step (H) further comprises applying 120% of said typed number of accumulated loyalty points to said selected one of said at least one loan of said first recognized user.

52. (Original) The method of claim 47, wherein said step (H) further comprises

    (i) displaying a user-selectable list of secondary loan servicers from which said first recognized user can select a desired secondary loan servicer;

    (ii) displaying a text entry box in which said first recognized user can type a loan identifier of a selected loan being serviced by said selected secondary loan servicer;

    (iii) displaying a numerical entry box in which said first recognized user can type a number of accumulated loyalty points to be applied to said selected loan being serviced by said selected secondary loan servicer; and

    (iv) applying said typed number of accumulated loyalty points to said selected loan of said first recognized user.

53. (Original) The method of claim 52, wherein said step (H) further comprises transferring funds to said selected secondary loan servicer on an at least one-loyalty-point-for-one-dollar basis.

54. (Currently amended) A method of facilitating repayment of a loan obligation, said method comprising the steps of

    (A) establishing a site on a global computer network;

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(B) recognizing at least certain users of said site by requiring said certain users to provide initial registration information, wherein said recognized users include a first recognized user and a second recognized user;

(C) requiring said first recognized user to provide additional registration information;

(D) directing said recognized users to merchants;

(E) enabling accumulation of loyalty points by said recognized users based upon purchases from said merchants;

(F) monitoring said purchases by said recognized users from said merchants;

(G) tracking said accumulated loyalty points; ~~and~~

(H) displaying information about said accumulated loyalty points to said first recognized user; and

(I) permitting said first recognized user to selectively redeem said accumulated loyalty points by applying said selectively redeemed loyalty points to an outstanding balance of a loan obligation of said first user to permit repayment of said loan obligation using said redeemed loyalty points.

55. (Original) The method of claim 54, wherein said step (H) further comprises categorizing a first number of said accumulated loyalty points with a first status of "pending," and categorizing a second number of said accumulated loyalty points with a second status of "earned," wherein said first number and said second number together sum to a total number of said accumulated loyalty points; and displaying said first number, said second number, and said total number of said accumulated loyalty points.

56. (Original) The method of claim 55, wherein said categorizing step further comprises placing all newly accumulated loyalty points in said first status for a predetermined status waiting period and then changing said accumulated loyalty points to said second status after said status waiting period elapses.

57. (Original) The method of claim 56, wherein said status waiting period is 30 days.

58. (Original) The method of claim 55 or 56, wherein said displaying step further comprises graphically presenting said second number of said accumulated loyalty points using a meter graphic.

59. (Currently amended) The method of claim ~~58~~ 55, wherein said permitting step ~~method~~ further comprises ~~the step of~~ permitting said first recognized user to selectively redeem

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only said accumulated loyalty points having said "earned" ~~second~~ status in a redemption amount no greater than said second number of said accumulated loyalty points.

60. (Original) The method of claim 59, wherein said permitting step further comprises requiring that said first recognized user selectively redeem at least a minimum number of said accumulated loyalty points.

61. (Original) The method of claim 60, wherein said displaying step further comprises graphically presenting said second number of said accumulated loyalty points as a portion of said minimum number of said accumulated loyalty points.

62. (Original) The method of claim 61, wherein said minimum number of loyalty points is twenty-five loyalty points.

63. (Currently amended) The method of claim <u>54</u> ~~59~~, wherein said <u>permitting step further comprises permitting said</u> first recognized user <u>to selectively redeem</u> ~~selectively redeems~~ said accumulated loyalty points ~~in one of the following two ways:~~

~~(1) by applying said selectively redeemed loyalty points to an outstanding balance of a loan obligation of said first user to permit repayment of said loan obligation using said applied loyalty points; and~~

~~(2)~~ by transferring said selectively redeemed loyalty points to said second recognized user.

64. (Original) The method of claim 63, wherein said first recognized user must apply at least a minimum number of said accumulated loyalty points, and may transfer any number of said accumulated loyalty points.

65. (Original) A method of facilitating repayment of a loan obligation, said method comprising the steps of

(A) establishing a site on a global computer network;

(B) recognizing at least certain users of said site by requiring said certain users to provide initial registration information, wherein said recognized users include a first recognized user and a second recognized user;

(C) requiring said first recognized user to provide additional registration information;

(D) directing said recognized users to predetermined merchants;

(E) enabling accumulation of loyalty points by said recognized users based upon purchases from said predetermined merchants;

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(F) monitoring said purchases by said recognized users from said predetermined merchants;

(G) tracking said accumulated loyalty points;

(H) categorizing a first number of said accumulated loyalty points of said first recognized user with a first status of "pending," and categorizing a second number of said accumulated loyalty points of said first recognized user with a second status of "earned";

(I) permitting said first recognized user to selectively redeem said accumulated loyalty points having said second status in a first redemption amount no greater than said second number of said accumulated loyalty points, wherein said first recognized user selectively redeems said accumulated loyalty points in one of the following two ways:

(1) by applying said selectively redeemed loyalty points to an outstanding balance of a loan obligation of said first recognized user to permit repayment of said loan obligation using said applied loyalty points; and

(2) by transferring said selectively redeemed loyalty points to said second recognized user;

and

(J) displaying loyalty points information to said first recognized user, wherein said displayed information includes said first number, said second number, and said first redemption amount.

66. (Original) The method of claim 65, wherein said step (J) further comprises displaying details concerning said accumulated loyalty points, wherein, for each purchase from one of said predetermined merchants, said details include

(1) a merchant name;

(2) a transaction date;

(3) a purchase amount;

(4) a rate at which loyalty points were accumulated;

(5) a total number of loyalty points accumulated; and

(6) a status of said loyalty points accumulated.

67. (Original) The method of claim 65, wherein said step (J) further comprises displaying said first redemption amount with a status of "applied."

68. (Original) The method of claim 65, wherein said step (J) further comprises displaying said first redemption amount with a status of "transferred."

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69. (Original) The method of claim 65, wherein said first recognized user must apply at least a minimum number of said accumulated loyalty points, and may transfer any number of said accumulated loyalty points.

70. (Original) The method of claim 65, further comprising the steps of

(K) requiring said second recognized user to provide additional registration information;

(L) categorizing a third number of said accumulated loyalty points of said second recognized user with said second status of " earned";

(M) permitting said second recognized user to selectively redeem said accumulated loyalty points having said second status in a second redemption amount no greater than said third number, wherein said second recognized user selectively redeems said accumulated loyalty points by transferring said selectively redeemed loyalty points to said first recognized user; and

wherein said step (J) further comprises displaying said second redemption amount with a status of "transfer."

71. (Original) A method of facilitating repayment of a loan obligation, said method comprising the steps of

(A) establishing a site on a global computer network;

(B) recognizing at least certain users of said site;

(C) directing said recognized users to predetermined merchants;

(D) enabling accumulation of loyalty points based upon purchases from said predetermined merchants;

(E) monitoring said purchases by said recognized users from said predetermined merchants;

(F) tracking said accumulated loyalty points; and

(G) permitting selective repayment of the loan obligation based upon discretionary redemption of said accumulated loyalty points.

72. (Original) The method of claim 71, wherein said step (A) further comprises generating an opening screen that includes a plurality of user-selectable hyperlinks.

73. (Original) The method of claim 71, wherein said step (A) further comprises generating an opening screen that includes a plurality of user-selectable icons and a corresponding plurality of user-selectable hyperlinks.

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74. (Original) The method of claim 72 or 73, wherein said opening screen further includes a plurality of user-selectable sub-hyperlinks, at least one sub-hyperlink for each hyperlink.

75. (Original) The method of claim 71, wherein said step (A) further comprises generating an opening screen that includes a first plurality of user-selectable icons.

76. (Original) The method of claim 75, wherein said opening screen further includes a second plurality of user-selectable hyperlinks and a third plurality of user-selectable sub-hyperlinks, wherein said third plurality includes at least one sub-hyperlink for each hyperlink, and wherein said second plurality of hyperlinks and said third plurality of sub-hyperlinks together create a user-selectable outline of said site.

77. (Original) The method of claim 75, wherein said opening screen further includes a user-selectable menu of site content.

78. (Original) The method of claim 75, wherein said step (A) further comprises generating a site navigation system.

79. (Original) The method of claim 78, wherein said site navigation system comprises a first plurality of user-selectable icons representing site content.

80. (Original) The method of claim 78, wherein said site navigation system comprises a first plurality of user-selectable tabs representing site content.

81. (Original) The method of claim 80, wherein said site navigation system further comprises a second plurality of user-selectable sub-tabs representing site content.

82. (Original) The method of claim 78, wherein said site navigation system comprises a first plurality of user-selectable hyperlinks representing site content.

83. (Original) The method of claim 82, wherein said site navigation system further comprises a second plurality of user-selectable sub-hyperlinks representing site content.

84. (Original) The method of claim 71, wherein said step (A) further comprises establishing said site with an e-commerce component that permits purchasing from said predetermined merchants via online shopping.

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85. (Original) The method of claim 84, wherein step (B) further comprises requiring said certain users to register by providing registration information.

86. (Original) The method of claim 85, wherein step (B) further comprises storing said registration information in a participant table.

87. (Original) The method of claim 85, wherein said registration information comprises an email address;
a user name; and
a password.

88. (Original) The method of claim 87, wherein said step (B) further comprises sending a confirmatory email to said email address of said newly-registered users.

89. (Original) The method of claim 87, wherein said step (B) further comprises storing said registration information in a participant table, and enabling recognition of a returning recognized user by said stored user name and said password.